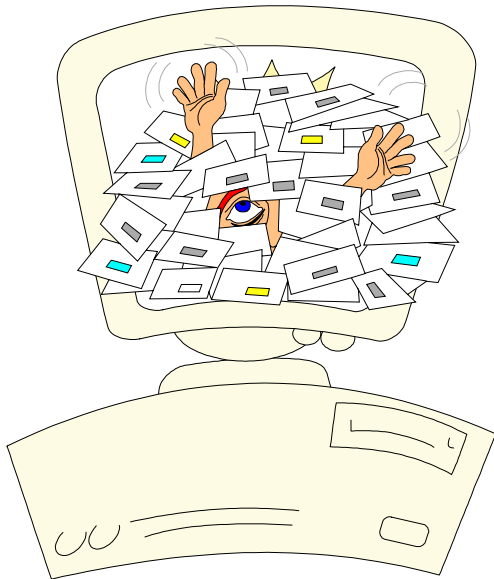


Facts for Consumers

Trouble @ The In-Box



Federal Trade Commission www.ftc.gov	Toll-free 1-877-FTC-HELP For the Consumer
--	--

January 1998

If you're an email user, you may have noticed that you've become very popular. But your electronic in-box may not be full of greetings from long-lost friends. Instead, it's piled high with commercial messages from people you've never heard of, many of whom are asking for your money.

Welcome to the newest form of advertising: unsolicited commercial email. Commonly known as "junk email," "bulk email," or "spam," unsolicited commercial messages are flooding the Internet each day, ending up on desktops everywhere. Although some of these messages are from legitimate marketers, many are fraudulent solicitations from scam artists who make promises they have no intention of keeping.

Reach out and touch millions

Marketers are flocking to Internet email as a cheap and easy way to reach millions of consumers with their messages. Typically, an email marketer buys a list of email addresses from a list broker, who compiles it by "harvesting" addresses from the Internet. If your email address appears in a newsgroup posting, on a Web site, in a chat room, or in an online service's membership directory, it may find its way onto these lists. The marketer then uses special software that can send hundreds of thousands — even millions — of email messages to the addresses on the list at the click of a mouse — and at virtually no cost to the marketer.

How can you tell if a message you receive is sent out as bulk email? Usually, bulk email doesn't contain the recipient's address on the "To" line of the email. Instead, the addressee is a made-up name, such as "friend@public.com." Or the address on the "To" line is identical to the one on the "From" line.

What to watch for

Here are some examples of the kinds of solicitations you may find at your in-box. If you receive email messages like these, the Federal Trade Commission suggests you **delete them**.

"You are about to make at least \$50,000 in less than 90 days!" The email tells you to send a small amount of money (\$5 to \$20) to each of several names on a list, then replace one of the names on the list with your own, and forward the revised email to thousands of new names using bulk email. This is a classic chain letter, sent in a high-tech envelope. The letter may claim that the scheme is legal. Don't believe it. These schemes are almost always illegal, and the majority of people who participate in them lose their money. **Delete the message.**

"Are you experiencing credit problems? Regardless of your credit record, you can now wipe your credit report clean of bankruptcies, judgments, foreclosures, liens, and late payments! AND IT'S 100% LEGAL!" If someone claims they can show

you how to *legally* remove accurate negative information from your credit report, they're lying. Usually the scammer advises you to dispute all negative information on your credit report — which doesn't work — or to set up a new credit identity for yourself — which is illegal. **Delete the message.**

“Eat as much as you want, exercise as little as you want, and lose 5-10 pounds a week — GUARANTEED!” Programs or products that promote easy or effortless long-term weight loss don't work. Taking off weight, and keeping it off, requires exercise and permanent changes in your diet. All the testimonials and guarantees in your email are not worth the space they take up on your hard drive. **Delete the message.**

“\$5,000 unsecured credit card, 6.95% rate, GUARANTEED APPROVAL regardless of your credit history (bankruptcies and foreclosures okay).” Email that offers you a “major” credit card regardless of your credit history can be hard to resist. The offer claims that the card will be issued by an “offshore” bank, and that nobody is turned down. It also may offer a “business opportunity” that promises astounding earnings. Most of the time, the credit card turns out to be non-existent, the “offshore” bank imaginary, and the “business opportunity” a pyramid scheme in which most participants will lose money. **Delete the message.**

Before you respond to commercial email, the FTC suggests that you:

- Treat commercial email solicitations the same way you would treat an unsolicited telemarketing sales call. Don't believe promises from strangers.
- Greet money-making opportunities that arrive at your in-box with skepticism. Most of the time, these are old-fashioned scams delivered via the newest technology.
- Don't believe emails that say you can make money by sending money to people on a list. The letter may claim that the scheme is legal, that it's been reviewed or endorsed by the government or it may refer to sections of U.S. law that legitimize the scheme. Don't believe it. Chain-letter schemes are illegal — and nearly everyone who participates in them loses money.
- Don't pay money into a pyramid scheme with the hope of making money by recruiting others into the scheme. Pyramid schemes are illegal — and big money losers.
- Ignore offers to erase accurate negative information from your credit record. There's no legal way to do that. Remember, legitimate banks don't issue credit cards without first checking your credit.

If you've been the target of a “junk email” scam, contact your Internet service pro-

vider, your local consumer protection agency, or your state Attorney General's office.

You also may send your complaint to the FTC. Although the FTC cannot represent you directly in a dispute with a company, it can act when it sees a pattern of possible law violation. Contact the Consumer Response Center by phone: toll-free 1-877-FTC-HELP (382-4357); TDD: 202-326-2502; by mail: Consumer Response Center, Federal Trade Commission, Washington, DC 20580; or by email: use the complaint form at **www.ftc.gov**.

For more information

The FTC publishes a series of free brochures on a variety of consumer issues. You can access these brochures at **www.ftc.gov**. You also can request a copy of **Best Sellers**, a complete list of FTC publications, at: Consumer Response Center, Federal Trade Commission, Washington, DC 20580; toll-free: 1-877-FTC-HELP (382-4357); TDD: 202-326-2502.

Federal Trade Commission	Toll-free 1-877-FTC-HELP
www.ftc.gov	For the Consumer